

The TRI-AD FlexCardSM

Bringing convenience to your FSA!



The TRI-AD FlexCardSM offers you the convenience of a bank account debit card. When you use the card to make an eligible purchase, funds are deducted directly from your Health Care or Dependent Care Flexible Spending Account. You no longer have to wait for a reimbursement check since you pay for purchases directly from your Flexible Spending Account!

How It Works

To use the card, simply present it at the time of purchase. The system automatically screens the transaction to ensure that sufficient funds are available in your Flexible Spending Account. Provided funds are available and the merchant is eligible, the transaction is approved and the merchant is paid. The transaction is later reviewed by TRI-AD to ensure that the purchase qualifies under your Plan's guidelines. *You must keep copies of your FlexCard receipts and other documentation that describes the services or expenses you have incurred.* In accordance with Internal Revenue Service (IRS) requirements, you will most likely be asked to provide copies of this information to TRI-AD to substantiate your claim.

Save Your Receipts!

The IRS still requires that you submit receipts to prove that your claim is valid. TRI-AD may send you a letter requesting documentation to substantiate your claim.

Using the TRI-AD FlexCard

Below is a partial listing of the types of expenses that may be qualified Flexible Spending Account expenditures:

- Hospital services
- Physician, dental, vision and chiropractic services
- Eyeglasses, contact lenses and contact lens solutions
- Over-the-counter medicines and drugs used for treating a specific health condition
- Co-pays and deductibles
- Prescription drugs
- Home health care
- Medical equipment
- Orthodontia
- Child care

The TRI-AD FlexCard Advantages

- You no longer double-pay for expenditures before being reimbursed. While money is still deducted from your paycheck to fund your account, you no longer have to pay for a purchase and then request reimbursement.
- Real-time account balance information is available 24 hours a day, seven days a week via the Internet.
- The card can be used nationwide at qualifying merchant locations who accept MasterCard®.